

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

Brenda Locklear

Debtor

CHAPTER 13

M&T Bank, successor by merger to Keystone  
National Bank, N.A., trading as Keystone  
Financial Mortgage

NO. 15-18336 JKF

Movant

vs.

Brenda Locklear

Debtor

11 U.S.C. Section 362

Scott F. Waterman, Esquire

Trustee

**STIPULATION**

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearage on the mortgage held by the Movant on the Debtor's residence is **\$3,798.05**, which breaks down as follows;

Post-Petition Payments:	April 2019 to September 2019 at \$468.80/month
Suspense Balance:	\$45.75
Fees & Costs Relating to Motion:	\$1,031.00
<b>Total Post-Petition Arrears</b>	<b>\$3,798.05</b>

2. The Debtor(s) shall cure said arrearages in the following manner;

a). Within seven (7) days of the Court approving this Stipulation, the Debtor shall make a down payment in the amount of **\$1,406.40**;

b). Beginning on October 1, 2019 and continuing through March 1, 2020, until the arrearages are cured, Debtor(s) shall pay the present regular monthly payment of **\$468.80** on the mortgage (or as adjusted pursuant to the terms of the mortgage) on or before the first (1<sup>st</sup>) day of each month (with late charges being assessed after the 15<sup>th</sup> of the month), plus an installment payment of **\$398.61 from October 2019 to February 2020 and \$398.60 for March 2020** towards the arrearages on or before the last day of each month at the address below;

M&T BANK  
P.O. BOX 62182  
BALTIMORE, MD 21264-2182

c). Maintenance of current monthly mortgage payments to the Movant

thereafter.

3. Should debtor(s) provide sufficient proof of payments (front & back copies of cancelled checks and/or money orders) made, but not credited, Movant shall adjust the account accordingly.

4. In the event the payments under Section 2 above are not tendered pursuant to the terms of this stipulation, the Movant shall notify Debtor(s) and Debtor's attorney of the default in writing and the Debtors may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor(s) should fail to cure the default within fifteen (15) days, the Movant may file a Certification of Default with the Court and the Court shall enter an Order granting the Movant relief from the automatic stay.

5. The stay provided by Bankruptcy Rule 4001(a)(3) is waived .

6. If the case is converted to Chapter 7, the Movant shall file a Certification of Default with the court and the court shall enter an order granting the Movant relief from the automatic stay.

7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.

8. The provisions of this stipulation do not constitute a waiver by the Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

9. The parties agree that a facsimile signature shall be considered an original signature.

Date: September 24, 2019

By: /s/ Kevin G. McDonald, Esquire  
Attorney for Movant

Date: October 8, 2019

/s/ Stephen Matthew Dunne, Esquire  
Stephen Matthew Dunne, Esquire  
Attorney for Debtor

Date: October 8, 2019

/s/ Polly A. Langdon, Esquire, for  
Scott F. Waterman, Esquire  
Chapter 13 Trustee

Approved by the Court this 9th day of October, 2019. However, the court retains discretion regarding entry of any further order.



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Bankruptcy Judge  
Jean K. FitzSimon